

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Michelle L. Kollek	:	Case No. 13-22130-JAD
fka Michelle L. Kelly	:	Chapter: 13
<i>Debtor(s)</i>	:	
	:	
	:	Per July 14, 2016 proceeding
	:	

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *15th day of July, 2016*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby ***ORDERED, ADJUDGED and DECREED*** as follows:

- (1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***
- (2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.
- (3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.
- (4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller
United States Bankruptcy Judge

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Michelle L. Kollek
Debtor

Case No. 13-22130-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lmar
Form ID: 309

Page 1 of 2
Total Noticed: 13

Date Rcvd: Jul 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2016.

db +Michelle L. Kollek, 320 Whitestown Road, Harmony, PA 16037-8114
aty +The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101,
Pittsburgh, PA 15222-3843
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
13682920 +CIBM Bank as successor by Merger, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,
Fort Washington, PA 19034-3204
13720232 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13653810 +KML Law Group, PC, Suite 5000 - BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
13653812 +Pioneer/Mid Country Bank, 4000 S. Eastern Ave, Ste. 300, Las Vegas, NV 89119-0826

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: OPHSUBSID.COM Jul 16 2016 00:33:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
13653808 EDI: RCSFNBMARIN.COM Jul 16 2016 00:33:00 Credit One Bank, P.O. Box 98873,
Las Vegas, NV 89193-8873
13653809 +EDI: CHASE.COM Jul 16 2016 00:33:00 JPMorgan Chase Bank, 7255 Baymeadows Way,
Jacksonville, FL 32256-6851
13719457 EDI: RESURGENT.COM Jul 16 2016 00:33:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13970809 +EDI: RESURGENT.COM Jul 16 2016 00:33:00 Sherman Financial Group,
55 Beattie Place, Suite 110 MS 126, Greenville, SC 29601-5115
13648227 +EDI: OPHSUBSID.COM Jul 16 2016 00:33:00 VANDA, LLC, C O WEINSTEIN AND RILEY, PS,
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CIBM Bank as successor by merger to Marine Bank
cr JPMORGAN CHASE BANK, N.A.
cr OCWEN LOAN SERVICING, LLC
13653811* Ocwen, PO Box 9001719, Louisville, KY 40290-1719
aty ##+The Debt Doctors, LLC, 310 Grant Street, Suite 1701, Pittsburgh, PA 15219-2239
13930548 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008
13639759 ##Ocwen, PO Box 9001719, Louisville, KY 40290-1719

TOTALS: 3, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty
mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;tmatiasic@yahoo.com
Matthew M. Herron on behalf of Debtor Michelle L. Kollek mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;tmatiasic@yahoo.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebtdoctors.com,
hgs@thedebtdoctors.com;tmatiasic@yahoo.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com
Scott A. Dietterick on behalf of Creditor CIBM Bank as successor by merger to Marine Bank
sad@jsdc.com, kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
Scott A. Dietterick on behalf of Creditor OCWEN LOAN SERVICING, LLC sad@jsdc.com,
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
Stephen J. Hanak on behalf of Debtor Michelle L. Kollek sjh@thedebtdoctors.com,
hgs@thedebtdoctors.com;sls@legalhelpers.com:ssmith@maceybankruptcylaw.com

TOTAL: 9